

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	Group Art Unit: 3722
)	
Kenneth Thompson et al.)	Examiner: Willmon Fridie, Jr.
)	
Serial No. 10/634,328)	
)	
Filed: August 4, 2003)	
)	
FOR: MULTI-PURPOSE CARD)	Docket No. MCC-44532
)	
)	

RESPONSE TO NOTIFICATION OF NON-COMPLIANT APPEAL BRIEF

MS: Appeal Brief-Patents
Commissioner for Patents
Via E-File

Dear Sir:

In response to the August 1, 2007 Notification of Non-Compliant Appeal Brief, applicant hereby submits the following:

In the Summary of Claimed Subject Matter section, paragraph 2, first line, claim 17 was identified as an independent claim. However, claim 17 was canceled prior to the preparation and filing of the Appeal Brief. This was a typographical error, and should have read "independent claim 27". In the Notification from the Examiner, it was indicated that an entire Brief need not be filed, only the section that was found defective. Accordingly, applicant submits herewith a replacement Summary of Claimed Subject Matter section for incorporation into applicant's Appeal Brief, which applicant believes renders the Appeal Brief compliant.

MCC-44532
SN: 10/634,328
RESPONSE-NCAB

V. Summary of Claimed Subject Matter

The present invention, as recited in independent claims 27, 34 and 41, is directed to a multi-purpose card comprising a base layer defining a wallet-size card and first and second redemption or charging means in the form of first and second integrated circuit chips (page 17, line 24 of the Specification). Each integrated circuit chip contains information relating to a different entity to allow selective charging or redeeming for that entity (page 17, line 24 through page 19, line 32 of the Specification).

Independent claim 27 41-recites that the first and second integrated circuit chips are mis-aligned to allow selective charging or redeeming for that entity (page 17, line 24; page 18, lines 25-26; Figs. 17 and 21 of the Specification). Independent claim 34 recites that the first and second integrated circuit chips are disposed on opposite surfaces of the base layer to allow for selective charging or redeeming for that entity (page 19, lines 9-11; Fig. 22 of the Specification). Independent claim 41 recites that the first and second integrated circuit chips are aligned on the same surface of the base layer to allow selective charging or redeeming for that entity (page 17, lines 24-26; page 18, lines 12-14; page 19, lines 21-23; Figs. 19, 20, and 23 of the Specification).

Independent claims 27, 34 and 41 recite that the multi-purpose card may be used for different transactions or purposes by selectively passing the first or second integrated circuit chip through a reader, thus redeeming or charging to the selected entity (pages 17-19 of the Specification). On pages 17-19 of the Specification, the multi-purpose card of the present invention is described as particularly useful as a financial transaction card, such as a combined debit and credit card, wherein one of the integrated circuit chips 58 would contain the information of the debit card, while the other would have credit card information.

On page 18 of the Specification, it is explained that the card could in fact be two different types of credit cards, for example, one-half of the card being Visa®, while the other half is Mastercard®, and if the consumer wanted to use his or her Visa® card, the user would insert the applicable integrated circuit chip 58 into the appropriate reader.

If, on the other hand, the user had to or wanted to use his or her Mastercard®, he or she would insert the appropriate end of the card into the reader so that the integrated circuit chip 58 representing the Mastercard® would be read. Page 18 of the Specification also describes the multi-purpose card as being issued by a single financial institution to bear debit card information and one or two different types of credit cards, so that the multi-purpose card could replace potentially up to three different cards within the user's wallet. Pages 18 and 19 of the Specification also disclose that the multi-purpose card could be used in a retail establishment, as a credit card, etc., each integrated circuit chip representing a different transaction means or redemption means. Page 19 of the Specification also describes integrated circuit chips as representing two different types of financial transaction cards, or having two distinct promotional offers. The Specification, on pages 17-19, describes how the card would be inserted into a reader such that only one of the integrated circuit chips would be read to redeem or charge to the selected entity represented by the read integrated circuit chip. Placing the integrated circuit chips on opposite sides of the cards, opposite ends of the cards, misaligned, etc., enables the chips on the card to be selectively read to redeem or charge to the selected entity.

Dependent claims 30, 36 and 45 recite a laminate layer, including a hologram, overlying and attached to the base layer (page 20, lines 6-8 and Fig. 23 of the Specification), for additional identification or security purposes.

Dependent claims 31, 37 and 46 recite a picture associated with the card (page 18, lines 12-14 of the Specification) to serve as identification for the cardholder.

Dependent claims 32, 39 and 48 recite a bar code imprinted onto the base layer of the multi-purpose card (page 18, lines 27-29 of the Specification) containing additional information which can be scanned by a reader.

Dependent claims 38 and 47 recite a defined area of the card having information printed thereon and covered with a scratch-off foil treatment (page 19, lines 11-13 of the Specification) to provide the owner of the card with pertinent information such as a PIN number, signature line, or other security or promotional information.

The corrected Summary of Claimed Subject Matter is provided above, a clean copy being attached hereto.

Respectfully submitted,
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financial transaction card, such as a combined debit and credit card, wherein one of the integrated circuit chips 58 would contain the information of the debit card, while the other would have credit card information.

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